

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Angel Medina
Shari Medina
Debtors

Case No. 16-04599-MJC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Mar 14, 2025

User: AutoDocke
Form ID: 3180W

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Total Noticed: 52

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 16, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Angel Medina, Shari Medina, 110 Cross Lane, Greentown, PA 18426-5023
4853368	+ Apothaker & Assocs, 520 Fellowship Road C306, PO Box 5496, Mt. Laurel, New Jersey 08054-5496
4853370	+ Brenda Wahnon, 3234 Hemlock Farms, Hawley, PA 18428-9114
4853376	++ COLLECTION SERVICE CENTER INC, 363 VANADIUM ROAD, STE 109, PITTSBURGH PA 15243-1477 address filed with court., Collection Service Center, 250 Mt Lebanon Blvd, Ste 420, Pittsburgh, PA 15122
4853378	+ Delta Medix, 225 Penn Ave, Scranton, PA 18503-1922
4891960	Directv, LLC, by American InfoSource LP as agent, PO Box 5008, Carol Stream, IL 60197-5008
4853379	+ Diversified Consultants Inc, PO Box 551268, Jacksonville, Florida 32255-1268
4853383	+ First National Collection Bu, c/o Cross Country Bank, 3631 Warren Way, Reno, Nevada 89509-5241
4853384	+ Geisinger Health System, P.O. Box 27727, Newark, New Jersey 07101-7727
4853386	+ Highhouse Oil, 333 Erie St, Honesdale, Pennsylvania 18431-1059
4853389	+ LTD Financial Services, 7322 Southwest Freeway, Suite 1600, Houston, Texas 77074-2134
4853394	+ Northeastern Gastroenterology Assoc PC, 1860 Fair Ave, Honesdale, Pennsylvania 18431-2108
4853395	+ Pinnacle Receivable Solutions, LLC, PO Box 51058, Myrtle Beach, South Carolina 29579-0018
4853397	+ Regional Hospital of Scranton, 746 Jefferson Ave, Scranton, PA 18510-1624

TOTAL: 14

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: AISACG.COM	Mar 14 2025 22:36:00	Capital One Auto Finance, c/o Ascension Capital Group, P.O. Box 165028, Irving, TX 75016-5028
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Mar 14 2025 18:52:46	Capital One Auto Finance, c/o Ascension Capital Group, P.O. Box 165028, Irving, TX 75016-5028
cr	+ EDI: AISACG.COM	Mar 14 2025 22:36:00	Capital One Auto Finance c/o AIS Portfolio Service, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Mar 14 2025 18:52:07	Capital One Auto Finance c/o AIS Portfolio Service, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	EDI: AISACG.COM	Mar 14 2025 22:36:00	Capital One Auto Finance c/o AIS Portfolio Service, P.O. BOX 4360, Houston, TX 77210-4360
cr	Email/PDF: acg.acg.ebn@aisinfo.com	Mar 14 2025 18:52:30	Capital One Auto Finance c/o AIS Portfolio Service, P.O. BOX 4360, Houston, TX 77210-4360
cr	+ EDI: AISACG.COM	Mar 14 2025 22:36:00	Exeter Finance LLC, c/o AIS Portfolio Services, LL, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Mar 14 2025 18:39:51	Exeter Finance LLC, c/o AIS Portfolio Services,

			LL, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ EDI: JPMORGANCHASE	Mar 14 2025 22:36:00	JPMorgan Chase Bank, National Association, 3415 Vision Drive, Columbus, OH 43219-6009
cr	+ Email/PDF: ais.chase.ebn@aisinfo.com	Mar 14 2025 18:51:56	JPMorgan Chase Bank, National Association, 3415 Vision Drive, Columbus, OH 43219-6009
4856705	+ EDI: PHINAMERI.COM	Mar 14 2025 22:36:00	AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853
4853380	EDI: BANKAMER	Mar 14 2025 22:36:00	FIA Card Services, PO Box 15019, Wilmington, Delaware 19886
4853369	+ Email/Text: EBN_IndianapolisIMC@receivemorermp.com	Mar 14 2025 18:41:00	Berks Credit & Col, 900 Corporate DR, Reading, Pennsylvania 19605-3340
4853371	+ EDI: CAPONEAUTO.COM	Mar 14 2025 22:36:00	Capital One Auto, PO Box 259407, Plano, TX 75025-9407
4853371	+ Email/PDF: acg.coaf.ebn@aisinfo.com	Mar 14 2025 18:52:47	Capital One Auto, PO Box 259407, Plano, TX 75025-9407
4858103	+ EDI: AISACG.COM	Mar 14 2025 22:36:00	Capital One Auto Finance, c/o Ascension Capital Group fka, AIS Data Svcs dba Ascension Capital Grp, 4515 N Santa Fe Ave Dept APS, Oklahoma City, OK 73118-7901
4858103	+ Email/PDF: acg.acg.ebn@aisinfo.com	Mar 14 2025 18:40:27	Capital One Auto Finance, c/o Ascension Capital Group fka, AIS Data Svcs dba Ascension Capital Grp, 4515 N Santa Fe Ave Dept APS, Oklahoma City, OK 73118-7901
4874060	+ EDI: AISACG.COM	Mar 14 2025 22:36:00	Capital One Auto Finance,, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
4874060	+ Email/PDF: acg.acg.ebn@aisinfo.com	Mar 14 2025 18:52:50	Capital One Auto Finance,, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
4853372	+ EDI: CAPITALONE.COM	Mar 14 2025 22:36:00	Capital One Bank (USA), N.A., P.O. Box 71083, Charlotte, North Carolina 28272-1083
4853372	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 14 2025 18:40:24	Capital One Bank (USA), N.A., P.O. Box 71083, Charlotte, North Carolina 28272-1083
4853373	+ EDI: JPMORGANCHASE	Mar 14 2025 22:36:00	Chase Bank USA NA, Po Box 15298, Wilmington, Delaware 19850-5298
4853373	+ Email/PDF: ais.chase.ebn@aisinfo.com	Mar 14 2025 18:40:26	Chase Bank USA NA, Po Box 15298, Wilmington, Delaware 19850-5298
4885971	+ EDI: JPMORGANCHASE	Mar 14 2025 22:36:00	Chase Records Center, ATTN: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203-4774
4885971	+ Email/PDF: ais.chase.ebn@aisinfo.com	Mar 14 2025 18:51:33	Chase Records Center, ATTN: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203-4774
4853374	+ EDI: CITICORP	Mar 14 2025 22:36:00	Citibank SD, 701 East 60th Street North, Sioux Falls, SD 57104-0432
4853375	+ Email/Text: mediamanagers@clientservices.com	Mar 14 2025 18:41:00	Client Services, 3451 Harry S. Truman Blvd, Saint Charles, MO 63301-9816
4853377	+ Email/Text: commonwealth@ebn.phinsolutions.com	Mar 14 2025 18:41:00	Commonwealth Financial, 245 Main Street, Scranton, Pennsylvania 18519-1641
4853390	EDI: CITICORP	Mar 14 2025 22:36:00	Macy's/DSNB, P.O. Box 8218, Mason, Ohio 45040
4891960	EDI: DIRECTV.COM	Mar 14 2025 22:36:00	Directv, LLC, by American InfoSource LP as

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Form ID: 3180W

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Total Noticed: 52

			agent, PO Box 5008, Carol Stream, IL 60197-5008
5543304	+ EDI: AISACG.COM	Mar 14 2025 22:36:00	Exeter Finance LLC, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5543304	+ Email/PDF: acg.acg.ebn@aisinfo.com	Mar 14 2025 18:52:04	Exeter Finance LLC, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
4853381	^ MEBN	Mar 14 2025 18:35:41	Financial Recoveries, PO Box 1388, Mt. Laurel, New Jersey 08054-7388
4853382	+ EDI: BLUESTEM	Mar 14 2025 22:36:00	Fingerhut/Webbank, 6250 Ridgewood Rd, Saint Cloud, Minnesota 56303-0820
4853385	+ EDI: PHINAMERI.COM	Mar 14 2025 22:36:00	GM Financial, PO Box 181145, Arlington, TX 76096-1145
4853387	+ EDI: HFC.COM	Mar 14 2025 22:36:00	HSBC Bank, ATTN: Bankruptcy Dept, P.O. BOX 4215, Buffalo, New York 14240-4215
4853388	EDI: JEFFERSONCAP.COM	Mar 14 2025 22:36:00	Jefferson Capital Systems, 16 McLeland Road, St. Cloud, Minnesota 56303
4853391	+ Email/Text: MDSBankruptcies@meddatsys.com	Mar 14 2025 18:41:00	Medical Data Systems Inc, 645 Walnut St STE 5, Gadsen , AL 35901-4173
4853392	+ EDI: PARALONMEDCREDIT	Mar 14 2025 22:36:00	Medicredit, PO Box 411187, Saint Louis, MO 63141-3187
4853393	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 14 2025 18:41:00	Midland Funding, 8875 Aero Dr. STE 200, San Diego, California 92123-2255
4894416	EDI: PRA.COM	Mar 14 2025 22:36:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
4858271	+ EDI: PRA.COM	Mar 14 2025 22:36:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
4853396	+ EDI: PRA.COM	Mar 14 2025 22:36:00	Portfolio Recovery Services, PO Box 12914, Norfolk, Virginia 23541-0914
4853398	+ Email/Text: enotifications@santanderconsumerusa.com	Mar 14 2025 18:41:00	Santander, 5201 Rufe Snow Dr, North Richland Hills, TX 76180-6036
4857823	+ Email/Text: enotifications@santanderconsumerusa.com	Mar 14 2025 18:41:00	Santander Consumer USA, Inc., P.O. Box 560284, Dallas, TX 75356-0284
4853399	+ Email/Text: Bankruptcy@TekCollect.com	Mar 14 2025 18:41:00	Tek Collect, PO BOX 1269, Columbus, Ohio 43216-1269
4854980	+ Email/PDF: OGCRegionIIIBankruptcy@hud.gov	Mar 14 2025 18:50:52	U.S. Department of Housing and Urban Development, 451 7th Street S.W., Washington, DC 20410-0002
4872346	Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Mar 14 2025 18:41:00	US DEPT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON WI 53708-8973
4853400	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Mar 14 2025 18:41:00	US Dept of Ed/GLESI, PO Box 7860, Madison, WI 53707-7860
4853401	+ EDI: VERIZONCOMB.COM	Mar 14 2025 22:36:00	Verizon, P.O. Box 28000, Lehigh Valley, Pennsylvania 18002-8000
4853401	+ Email/Text: wfmelectronicbankruptcyntifications@verizonwireless.com	Mar 14 2025 18:41:00	Verizon, P.O. Box 28000, Lehigh Valley, Pennsylvania 18002-8000
4853402	+ Email/Text: warringki@wmh.org	Mar 14 2025 18:41:00	Wayne Memorial Hospital, 601 Park Street, Honesdale, Pennsylvania 18431-1498

TOTAL: 52

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		M&T Bank as servicer for Lakeview Loan Servicing,
5231599		M&T Bank as servicer for, Lakeview Loan Servicing, LLC9
5231600		M&T Bank as servicer for, Lakeview Loan Servicing, LLC9, M&T Bank as servicer for, Lakeview Loan Servicing, LLC9
cr	*+	AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5543361	*+	Exeter Finance LLC, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901

TOTAL: 3 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 16, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 14, 2025 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Lakeview Loan Servicing LLC bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor Lakeview Loan Servicing LLC bkgroup@kmlawgroup.com
Kevin S Frankel	on behalf of Creditor JPMorgan Chase Bank National Association pa-bk@logs.com
Mark E. Moulton	on behalf of Debtor 1 Angel Medina markmoulton@moultonslaw.com staff@moultonslaw.com
Mark E. Moulton	on behalf of Debtor 2 Shari Medina markmoulton@moultonslaw.com staff@moultonslaw.com
Michael Patrick Farrington	on behalf of Creditor Lakeview Loan Servicing LLC tue67813@temple.edu
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 8

Information to identify the case:

Debtor 1

Angel Medina

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-8436

EIN --

Debtor 2

Shari Medina

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-9955

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:16-bk-04599-MJC

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:Angel Medina
aka Angel L. Medina, aka Angel M. MedinaShari Medina
aka Shari Wahnnon**By the
court:**3/14/25Mark J. Conway, United States
Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

Form 3180W

Chapter 13 Discharge

For more information, see page 2>

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- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.